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ABSTRACT

Urban homesteading as described under the 1974 Housing and Community Development Act is still not within the reach of blacks and other minorities, because in order to qualify as a homesteader, "a person must be a good risk for financial institutions and/or have substantial craftsman ability." Urban blacks are not advantaged when these kinds of criteria are used. The mean income average in all cities participating in the Department of Housing and Urban Development's (HUD) program is $12,309, while the national mean income of blacks is about $8,800. Early attempts at urban homesteading were almost totally middle class endeavors because of financing problems. It was hoped that HUD would make the program available to a more diverse economic group, but this has not taken place. One reason for this may be the vagueness of the program's goals: is it designed to renovate urban areas and restore the city's tax base, or to provide housing for poor people? As things now stand, homesteading has become a housing program for middle class people who do not wish to buy homes at inflated prices. (MI)

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# GOD HELPS THOSE WHO HELP THEMSELVES:

# URBAN HOMESTEADING AND URBAN BLACKS

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## Introduction I

Among the most intriguing aspects of modern public policy is how revealing it is of the values of the policy maker. This is especially true for those policies designed to alleviate the seemingly intractable problem of poverty among Blacks in urban areas. As a general proposition the basic problem of poor people is that they are poor. Indeed, Moynihan once argued that the best way to abolish poverty oould be to give the poor a decent level of income. However, American society for a variety of social, economic and political reasons has failed to sustain a series of policies which would establish income and job programs which could lift urban blacks out of poverty. Instead, various programs have been initiated whose major thrust is not a redistribution of income but the imposition of the latest fashionable exercise in social theory developed by the modern academic social engineer. These social engineers assert theories of poverty which emphasize the cultural or social dimensions of poverty and dutifully underestimate the profound economic reasons for the existence of the Black poor. One such example of this phenomenon is Urban Homesteading. It is the purpose of this essay to explore the philosophical underpinnings of Urban Homesteading and to assess the empirical reality of this program.

One of the fascinating components of urban homesteading is that it is based primarily on a yearning for a romantic past. The word "homesteading" evokes visions of the hearty pioneer moving West and creating new communities. It is a romantic piece of imagery, very much a part of the American past, that sees the

courageous individual building civilization in a wilderness. Nature is conquered, Indians annihilated, railroads built to fulfill the "manifest destiny" of a young and robust nation. What all this has to do with the overwhelming and chilling fact of urban poverty is hard to say. What is probably the case is that it is an attempt to impose on blacks the values of the pioneer; to make into equivalents the optimistic forgers of the Western lands and urban blacks. Perhaps the metaphor is persuasive; the reality is not.

Indeed, the comparison to the pioneer is not the only false metaphor in this policy. There is a strong Lockean thread in all this. The presumption of the Homestead program is that if the poor Black will only "mix his labor" with the "land" he may own that property. There is an interesting "labor theory of value" built into this program; projecting an image of the early capitalist who creates wealth with his skill. This idea is really predicated on the social engineers dream of persuading blacks through a series of incentives to internalize the values of the early bourgeoisie. This program in part accepts that ancient American tenet that the only class that can be responsible is a property-holding class. Richard Hofstadter called this the "stake in society" theory of politics.[1] That is, only those who own property can achieve republican virtue. The attempt to translate this thesis to the modern city is laughable except that the lives of people in the center city are so dreadful that the joke becomes a cruel one. To be blunt: This is a program designed to fulfill the romantic illusions of the policy-maker but one that does not address the real issues of housing in America's cities. What follows, then, is an attempt

to detail the ways in which this program has failed and ultimately to argue that only the equivalent of a "Marshall Plan" for the cities can work.

The basic issue that surrounds the question of housing involves the willingness of the government to expend the necessary capital to rebuild a decaying area. The major problem with urban homesteading is that it fails to account for the myriad of problems that exist in cities. One cannot impose on a world that has grown dependent a theory based on the pioneer's autonomy. One cannot expect a people who have been consistently emiserated to adopt the values of that fiercely independent pre-Civil War American middle class. For the same way that "Black Capitalism" attempted to recreate the market economy for blacks, or O.E.O. was designed to "integrate blacks into the mainstream of American life," urban homesteading pretends to impose on blacks the perspectives of the old middle class. That's all fine except that that era is over; the needs of the poor in the modern welfare state require much more extensive and persistent national intervention.

## History II

The origins of homesteading can be found in the pre-revolutionary era when early colonists in Virginia were attracted to grants of land from the government called "head right." These parcels of land were given out in the hopes that this would encourage settlements in frontier areas that were hazardous.[2] President Abraham Lincoln was responsible for signing the first homesteading act in 1862 which allowed any settler to claim 160 acres for a

$26.00 claiming fee, with the proviso that he live on and improve the land for at least 5 years.[3]

The next period of homesteading activity occurred during the depression when many felt that urban centers were becoming too densely populated and caused people to lose their sense of independence. Subsistence homesteading, as it was called, was a back-to-the-land movement which argued for moving people from the core cities to more rural areas. One attempt began in New Jersey, initiated by members of New York City's Jewish garment workers. The plan was to organize "a colony of 200 skilled Jewish needleworkers who would become self-sustaining through subsistence farming combined with seasonal employment in a co-operative garment factory."[4] Thus began Roosevelt, New Jersey which is a thriving city today, but not due to subsistence homesteading. Actually, homesteading utterly failed in Roosevelt because it seems that urban Jews had a hard time adjusting to the life styles and exigencies of farming.

## The Modern Homesteading Idea

In 1974 Congress passed the Housing and Community Development Act which authorized HUD to develop and implement a federal urban homesteading program. Section 814 of the act allowed HUD to transfer HUD owned property (property it had acquired through foreclosure on FHA mortgages), one to four family houses, to local governments.[5] HUD was prepared to spend five million dollars in property transfers and another five million in loan funds in what it called the Urban Homesteading Demonstration Program. To take advantage of this program a prospective city must apply to HUD, and if selected, would then be given a certain dollar allowance it could spend in claiming

HUD owned houses.[6] Along with these houses, HUD made its "312" loans available to participating cities (low interest (3%) and long-term loans). In 1976, 23 cities were chosen out of 61 applications, an additional 15 cities were added in 1977.

Before HUD came upon the scene, a few eastern cities had tried homesteading on their own by using property they had obtained through tax foreclosure. Wilmington Delaware, Baltimore Maryland, and Philadelphia Pennsylvania all started homesteading in 1973.[7] These early efforts were sporadic and of limited success because of extremely high costs to the homesteader. Tax foreclosures took anywhere from two to six years for completion and by that time the abandoned property had been so vandalized that rehabilitation was either impossible or prohibitively expensive. Financing was done privately, by banks at the normal interest rates. Sometimes this was difficult for the prospective homesteader to arrange because banks were reluctant to invest in areas already declining. Property insurance was very hard to obtain and still is today due to the fears of insurance companies about the high crime and arson rate in central city areas. A few cities tried to combat the financing difficulties by creating various loan programs, but for the most part homesteaders were on their own and HUD's involvement was thought to be a cure for these early ills.[8]

When HUD came on with its own stock of 250,000 homes and the availability of federal low interest loans, it was widely hoped that urban homesteading would become a part of a national housing policy.[9] Why did the federal government choose to get involved

and what is so compelling and desirable about the homesteading concept? To understand the answers to these questions and perhaps the questions themselves, one needs to examine the terrible quagmire that federal housing programs had descended into over the years.

The genesis of the modern urban homesteading idea came during a time when several national housing programs and policies had failed miserably. First, many of the large federally subsidized housing projects had ended disastrously, costing HUD millions and not providing any solutions to the housing needs of the urban poor.[10] Recently HUD was estimated to be holding 3.3 billion worth of mortgages on 2071 housing projects in cities all over America and more than half of these are in default or have already been foreclosed.[11] Many of these defaulted projects are in such bad shape that Hud has been forced to sell them for whatever it can get. To date, HUD has gotten rid of 1379 multifamily projects at a loss of 257 million.[12] These federally sponsored housing projects with their tax shelters for investors and money losing practices have not been popular with Congress.[13]

Second, direct subsidy of low income families to buy homes has also failed because of speculation of unscrupulous realtors.[14] Section 235 of the Housing and Urban Development Act of 1968 was designed to assist low income families in the purchase of their own homes. Payments would be made to mortgage holders by HUD and it was hoped that this program would stimulate private money sources to extend mortgage funds.[15] The program was uncuccessful because there was widespread price inflation brought upon by

realtors. A study done by the House Committee on Banking and Currency, "...documented widespread inflation of prices on homes being built and sold under the section 235 program, as well as sales of homes with serious defects. Realtors purchase homes in 'soft' housing markets, frequently areas undergoing racial transition, and sell them within a short time at substantial markups."[16] Numbers of homes built under section 235 were found to be in serious violation of housing codes. Some were constructed using the cheapest type of building material and reported "having holes in walls, leaking roofs, obstructed plumbing, and defective kitchen equipment."[17] After the House report, HUD suspended the 235 program and only reinstated it in those selected areas where no abuse was reported. In general 235 has never recovered from these revelations, nor has the federal government's attitude toward direct subsidy.

Lastly, during the congressional hearings on the 1974 Housing and Urban Development Act, of which urban homesteading is a part, much testimony was given about the better utilization of existing housing stock rather than building new housing which earlier programs had stressed.[18] The administration, then Republican, along with many others argued that many of the federal building programs should come to a halt due to failures and outright abuses.

It was in this political atmosphere that urban homesteading was born at the federal level and in a sense represents the last rung on a descending ladder of federal housing policy. This policy has moved from massive spending and building in the 1960's, to limited spending and reduced building in the early 1970's, to indirect spending and practically no building today. Homesteading

is attractive because it is so limited in scope and involves so little risk of failure or scandal to HUD. All the homesteading programs are administered at the local level and no matter how badly they are run, HUD cannot be found directly at fault.[19] The federal urban homesteading program has met the criteria of earlier difficulties by not advocating the building of new structures and utilizing existing housing stock to the fullest.

In early city attempts at homesteading, it was almost totally a middle class endeavor because of financing problems, but once HUD entered onto the scene it was hoped that the program might be available to a more diverse economic group. At least this was the proposal of civil rights organizations like the N.A.A.C.P. During the congressional hearings concerning the 1974 Act, the Director of Housing Programs of the N.A.A.C.P. testified that "We believe there is merit in considering....a section devoted to urban homesteading providing for direct rehabilitation grants/loans dependent upon income to aid in revitalizing areas of substantial blight and abandonment. We note perhaps half a dozen cities now have adopted or are pursuing urban homesteading concepts. None that we have seen provide funds where low-income families who are most likely to take advantage of the opportunity would have the dollars and cents necessary to rehabilitate the housing and to accomplish the objective of revitalizing the areas and neighborhoods."[20] The Black community's interest in urban homesteading goes back much before N.A.A.C.P. testimony at the hearings.

Joseph E. Coleman, a black city councilman from Philadelphia had pushed homesteading since 1968 and was perhaps the first to see

merit in the concept. There are an estimated 36,000 empty houses in Philadelphia which makes abandonment particularly serious and homesteading exceedingly attractive. According to him, "It will provide much needed housing and bring new economic life into the community. More important, it will cause a renaissance in the spirit of self reliance and independence in our citizens."[21] However, Coleman felt that urban Blacks and poor would be able to take advantage of the programs. "So far about 10 per cent of the applicants now live in suburban areas. Another large group is made up of obviously middle class persons who can move ahead without any help from us. But there are a good many poor people, too. For these, we are trying to get help..."[22] That help was expected from HUD and the federal government because HUD had a reputation of championing the causes of urban Blacks and poor.[23] These expectations proved to be incorrect. Section 814 of the 1974 Act states, "The challenge and sweat equity which settled and populated the west is needed today, and the urban homestead idea provides a means of coping with a 'new frontier'--this one in the cities. Homesteading urban style, rests on the assumption that such abandoned property in our central cities provides opportunities for new community development."[24] But the major issue which this legislation did not address was whether the purpose of urban homesteading was to help restore the city and its lost tax base or a program designed to provide inexpensive housing for those who need it. Certainly the N.A.A.C.P. and many early proponents of homesteading felt homesteading should do the latter. Yet in the early programs, homesteading was for the middle class. For example, in

Wilmington Delaware when the first homesteader chosen was a tax attorney for a large company. This was typical of the average homesteader because as Mrs. Nadine Winters, director of Hospitality House in Washington, D.C. explains, "For the most part, we are not talking about poor people in our projects....we are talking about the nurse who has saved $4,000 to $5,000, and who is getting ready to move out of the District of Columbia to Virginia or Maryland... Somebody with that level of income can handle it."[25]

One of the problems with urban homesteading is the vagueness of its goals. If the goal is to return abandoned homes to the tax rolls then homesteaders should be chosen in a way that would reduce risk of failure which means choosing middle class families. If on the other hand the goal is to provide housing for the needy, then minimizing risk of failure cannot be the primary consideration.

So far in all of the 23 cities in the HUD program, analysis shows one striking consistency: In order to be qualified to become a homesteader "a person must be a good risk for financial institutions and/or have substantial craftsman ability."[26] Financial "good standing" is determined by an old fashioned credit check, done either by the lending institution, or in the case of low interest federal loans, by HUD itself. Urban Blacks, living in the squalor of Philadelphia or in tenements in Newark are not advantaged when these kinds of criteria are used.

HUD's own study of urban homesteading found that the average median salary for homesteading ranged from a low of $8,866 in Tacoma Washington to $20,000 in New York City. The mean income of applicants, those who were rejected as homesteaders, was $7,854

in Tacoma to $17,406 in New York City.[27] The mean income average in all participating cities in HUD's program, was $12,309 while the nation-wide mean income of Blacks is about $8,800. No statistical analysis is necessary to discern that most urban Blacks do not now qualify as homesteaders (see Table I).

In fact, HUD's statistics show that most applicants do not become homesteaders (see Table II). Out of 13,749 applications, in participating cities, as of December 1976 only 667 or 5% were actually chosen as homesteaders To quote from HUD's study, "The percentage of local applicants selected as homesteaders ranged from around 1% in Freeport, Minneapolis and Oakland to 48% in Jersey City where there were only 23 applicants."[28] The reason there were so many applicants and so few chosen was because each city judged candidate eligibility according to income and/or skill and then allocated homes to be homesteaded to this pool which is significantly larger than the available homes. Hence, even though HUD is giving cities homes to be used in homesteading, the problems are still overwhelming because there are so few homes available.

Is homesteading a good deal for those lucky enough to be selected? After bearing the high costs of rehabilitation of the house, a homesteader cannot be sure he will ever get a return upon his investment. For example, it might cost $10,000 to $15,000 to rehabilitate a home that is only worth $8,000 on the market. If the property appreciates after being repaired then the homesteader might be able to sell and receive the money he put into it. However, houses in these areas are usually depreciating because of large scale flight from cities, and unless this tide is stemmed there is

## Table III-1
## Summary Of Selection

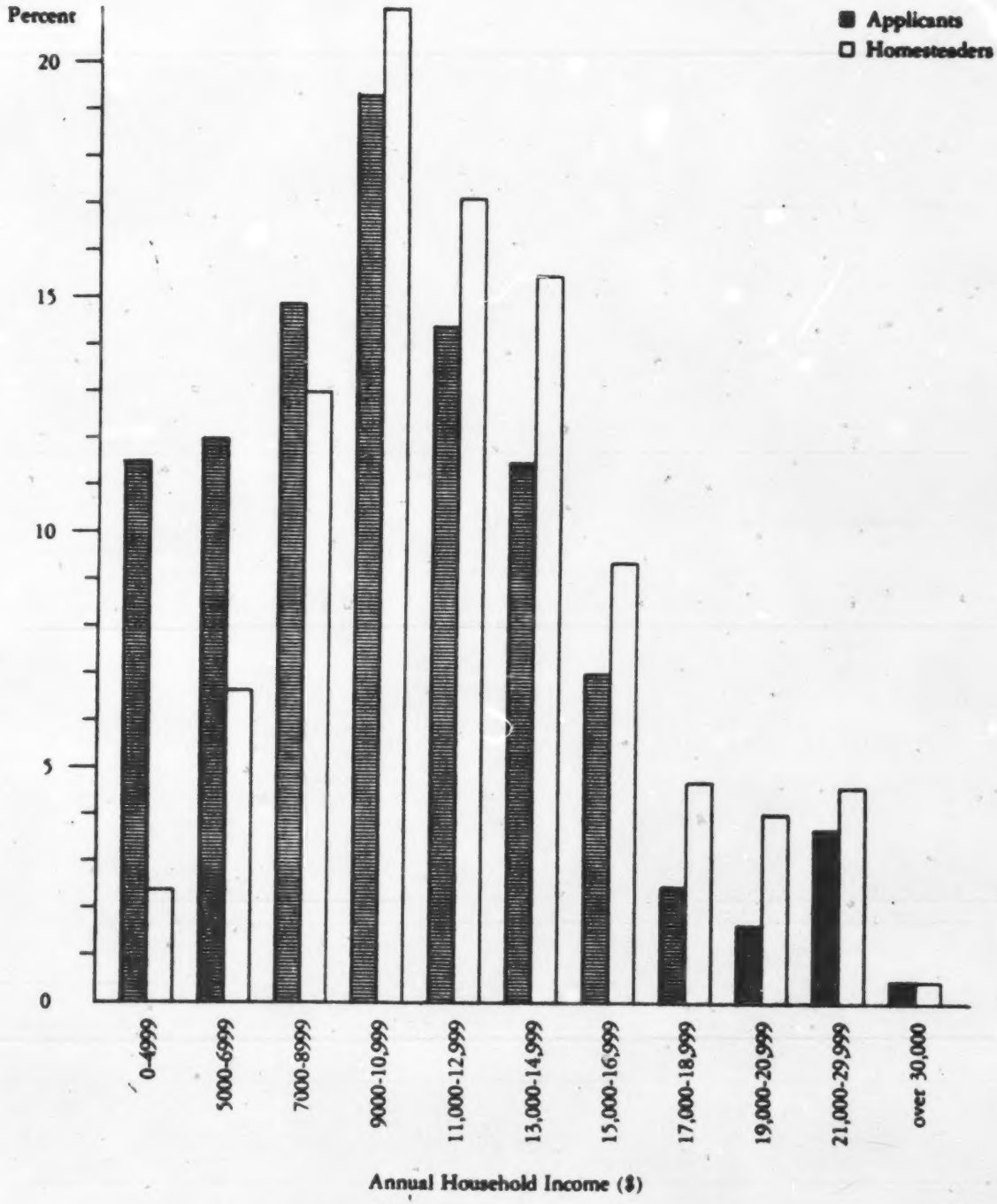
| | Number of Applicants | Number of Applicants Judged Eligible | % of Applicants Judged Eligible | Number of Homesteaders | % of Applicants Selected as Homesteaders |
|---|---|---|---|---|---|
| Atlanta | 340 | 119 | 35 | 48 | 14 |
| Baltimore | 63 | — | — | 12 | 19 |
| Boston | 64 | — | — | 9 | 14 |
| Chicago | 766 | 207 | 27 | 44 | 6 |
| Cincinnati | 126 | 60 | 48 | 5 | 4 |
| Columbus | 113 | 63 | 56 | 16 | 14 |
| Dallas | 1027 | ~800 | 78 | 106 | 10 |
| Decatur | 324 | 157 | 48 | 16 | 5 |
| Freeport | ~800 | 30 | 4 | 6 | 1 |
| Gary | 750 | 375[1] | 50 | 50 | 7 |
| Indianapolis | 498 | 428 | 86 | 38 | 8 |
| Islip | 290 | 23 | 8 | 14 | 5 |
| Jersey City | 23 | — | — | 11 | 48 |
| Kansas City | 434 | 135 | 31 | 36 | 8 |
| Milwaukee | 550 | — | — | 19 | 3 |
| Minneapolis | ~3000 | — | — | 38 | 1 |
| New York City | 180 | 87 | 48 | 19 | 11 |
| Oakland | 1912 | 912 | 48 | 24 | 1 |
| Philadelphia | ~1200 | — | — | 52 | 4 |
| Rockford | 479 | — | — | 33 | 7 |
| South Bend | 235 | 151 | 64 | 27 | 11 |
| Tacoma | 175 | 35 | 20 | 17 | 10 |
| Wilmington | 400 | 80 | 20 | 27 | 8 |
| Total | 13,749 | 3,662 | 44[2] | 667 | 5 |

[1] included applicants for 60 non-810 properties.
[2] based on 8370 applicants in the 16 cities where eligibility data was available.

Based on data collected from applications in November and December 1976.

**Figure III-1**

**Annual Household Income of Homesteaders and Applicants in All 23 Cities**



no chance of recuperating the money put into the homestead. Realistically what the homesteader can hope to face is very high taxes on his property that will go up as the city's tax base is eroded through abandonment and flight of property owners. One observer, Dr. George Sternlieb, Director of the Center for Urban Policy Research at Rutgers University has pessimistically argued "The bulk of the houses going through the program are probably beyond economic reclamation. They are...albatrosses."[29]

Homesteaders in the 19th century faced none of these man made hardships; they faced only those of the frontier! They were able to use their own labor to clear the land and build homes. Today one's labor is not always welcome in homesteading unless it is certified or skilled labor. Many cities were extremely reluctant to allow "sweat equity" because it was viewed as unreliable.[30] The image of the homesteader using a hammer and nails instead of a plow has turned out to be largely a myth. If a homesteader is a licensed contractor, or skilled craftsman then he is welcome to undertake major repair; otherwise professional help is required. Even a skilled craftsman would have trouble doing much of his own work due to time constraints placed upon him. Property must be brought up to livable standards within eighteen months and part-time or weekend "fixing up" will not do.

## SUMMARY IV

Given these realities, urban homesteading is not turning out to be a viable possibility for the urban poor as it had been hoped by organizations like the N.A.A.C.P. In actual fact it has become a housing program for those people who do not wish to buy homes at

today's inflated prices. A recent New York Times article describes two present day homesteaders, one was a lawyer and his physical therapist wife and the other family was a school teacher and a social worker. Some present day homesteaders includes what one called "artsy-craftsy people" who enjoy restoring and living in old style homes. Others are in it to find bargains and are willing to suffer the hardships of urban life, e.g. crime, poor schools, noise, for the advantages of living in urban areas. However, whatever motivations these present day homesteaders might have, they still have many more housing options than do urban poor people. If enough of these middle class people moved back into cities, clearly the pattern of urban blight and decay would reverse, but this is not happening nor is it likely to happen because most middle class people are leaving as quickly as they can. The very height of irony is that urban homesteading as now practiced can actually push poor people out of urban areas. "Often, poor people are pushed out by the more affluent urban colonizers."[31] This is so because property values are raised and the nature of the neighborhood is changed in such a way as to exclude the very poor. Indeed if these neighborhoods became middle class once again, poor people would suffer because their relatively cheap housing would no longer be available. And since it is almost impossible for very low income people to get involved in homesteading, they could be forced out!

When Richard Nixon's administration hit upon the phrase "benign neglect," it tapped into a deep consensus at the very heart of American thinking that there is no real solution to the problems of the cities. It is up to the cities to show the rest of the nation that they are worthy of saving. This pessimism was born as a

bastard child of the "war on poverty" which turned out to be, in Vernon Jordan's phrase, just another skirmish, and this perspective has been evident in such public policy making since the Nixon administration. Both HEW and HUD have felt the sting from the lash of this pessimism with the cutback of its programs, and it appears that the new policy for cities is not to try to restore them, but to fight a holding action against what is obviously viewed as inevitable decay.

There is another, more pervasive issue at stake in all this. The "new consensus" which is rapidly emerging about public policy in America states, in effect, that the government cannot govern. More and more we hear policy analysts arguing that federal programs have not worked and that it is time to reassess what can realistically be expected from the government. The days of massive federal intervention seem to have ended to be replaced by a more prudent and cautious approach. This is understandable from a political point of view. The dominant issue of the 1970's is not the welfare of the poor, but the impact of inflation on the middle class. To the extent that expanded government programs for the poor are seen as contributing to inflation, it becomes a fair bet that these programs will not receive adequate funding.

What is particularly disturbing about this state of affairs is that the Democrats seemed to have accepted this perspective along with the Republicans. The commitment of the Democrats to complete the tasks of the Rooseveltian welfare state has been blunted by their fears of a middle class taxpayer revolt and a view of the federal government which is increasingly skeptical and hostile.

Moreover, as long as the economy is not growing very rapidly, new and well funded programs for Blacks will not be forthcoming; for the politics of distribution which characterized the 1960's is not likely to be replaced by the necessary politics of redistribution which is so obviously needed in the 1970's. To be blunt: unless there are federal programs which will begin to stimulate the economy, control the wage/price spiral and subsidize employment, the likelihood of reversing the increased impoverishment of Black America will continue to diminish.

Urban homesteading will therefore remain largely a slogan and a hope for the future with no real substance at present. What can be said to Blacks and the urban poor is that "a basic misconception of the program's potential exists if it is believed that homesteading offers an alternative to public housing for the poorest members of our society. As our analysis of the financial constraints burdening the typical homesteader show, homesteading is not, and without massive government aid cannot be, truly a housing program for low-income persons."[32] Hence urban homesteading has turned out to be like a check which poor people cannot cash.

## NOTES

1. Richard Hofstader, The American Political Tradition (New York: Knopf, 1955).

2. James W. Hughes and Kenneth D. Bleakly, Jr., Urban Homesteading (New Brunswick, New Jersey: The Center for Urban Policy Research, Rutgers University, 1975), Chapter 1.

3. Ibid.

4. Ibid.

5. Ibid.

6. U.S. Department of Housing and Urban Development, The Urban Homesteading Catalogue by Office of Policy Development and Research, vol. 1 (Washington, D.C.: Government Printing Office, 1977), p. V.

7. Ibid., Vol. 2, p. 23.

8. A series of articles were published directly after the passage of the Housing and Urban Development Act, 1974, heralding HUD's entrance into urban homesteading. The tenure of these articles seemed to suggest that with HUD's involvement, earlier problems would cease. For example, see 'Urban Homesteading' little to lose and a lot to gain,' The American City, Vol. 89 (October, 1974), p. 71. Also 'Urban Homesteaders', Architectural Record, Vol. 158 (November, 1975), p. 38.

9. Some of this was due to HUD's own publicity, and the fact that in 1975 23 cities were involved in HUD's program, which expanded in 1977 to 38 cities. The signals seemed to be that the federal government liked homesteading and planned to back it.

10. Donald Robinson, "The Great Giveaway at HUD," The Readers Digest, Vol. 109 (December, 1976), p. 81-85.

11. Ibid., p. 82.

12. Ibid.

13. During the congressional hearing there was much discussion over these housing projects and their viability. The Ford administration spokesman argued that construction of new multi-dwelling units was not successful in proving housing for needy families and all new federally sponsored building should stop. See, U.S. Congress, House Banking and Currency Committee, Hearings, 1973 Housing and Urban Development Legislation-1973, 93rd Cong., 1st sess., October 1973.

14. Robert Schofer and Charles G. Field, "Section 235 of the National Housing Act: Homeownership for Low-income Families?," In Housing Urban America, ed. by Jon Pynoos, et al. (Chicago: Aldine Publishing, 1973), p. 470.

15. Ibid., p. 460.

16. Ibid., p. 470.

17. Ibid.

18. Actually the trend in a great deal of America's housing policy during the middle 1960's was geared toward new construction. The urban renewal battles grew out of this policy orientation because many old neighborhoods were torn down so that federally sponsored housing projects could be built. Cities were financed by model cities programs and other revenue sharing schemes.

19. According to the literature HUD has published about its involvement in homesteading, the participating cities in the program are on their own. The criteria for becoming a homesteader is locally determined and HUD's only involvement is to provide some of the homes cities use to homestead. See, "The Urban Homesteading Catalogue," Vol. 2.

20. House Banking and Currency Committee, p. 522.

21. "Urban Homesteading to restore the cities," Business Week, (September, 1973), pp. 22-24.

22. "Homesteading in '73-City Homes for $1," U.S. News & World Report, Vol. 75 (November 5, 1973), p. 43-4.

23. The first Black to serve in the Cabinet was Robert Weaver who headed HUD and today there is Patricia Harris, a Black woman. HUD was created in 1965 as an agency which had a primary purpose of proving housing for those without it. Certainly in the volatile atmosphere of the 1960's Blacks and poor saw HUD as an agency with a particular sensitivity to these groups.

24. United States Code, Congressional and Administrative News, 93rd Congress-2nd Session, Vol. 3, p. 4353.

25. U.S. News & World Report, p. 44.

26. The criteria for selection is described in HUD's Urban Homesteading Catalogue, "Attracting and selecting homesteaders."

27. Ibid., Vol. 2, p. 38.

28. Ibid.

29. Business Week, p. 24.

30. The Urban Homesteading Catalogue, Vol. 1.

31. New York Times, May 11, 1978, Home Section, C-12.

32. Hughes and Bleakly, p. 85.